

Debit-H Id-Cr dit Mod I

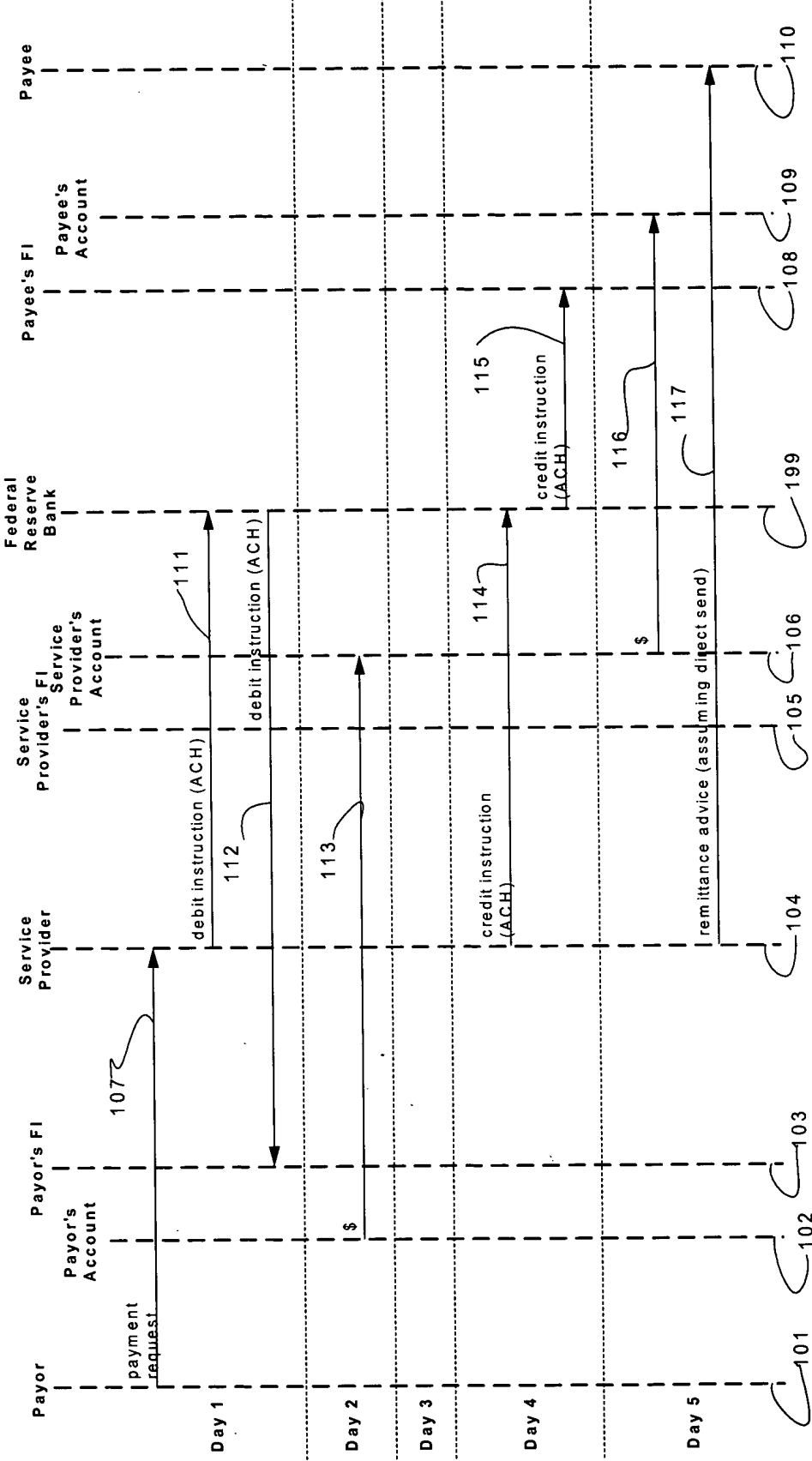


FIGURE 1
(Prior Art)

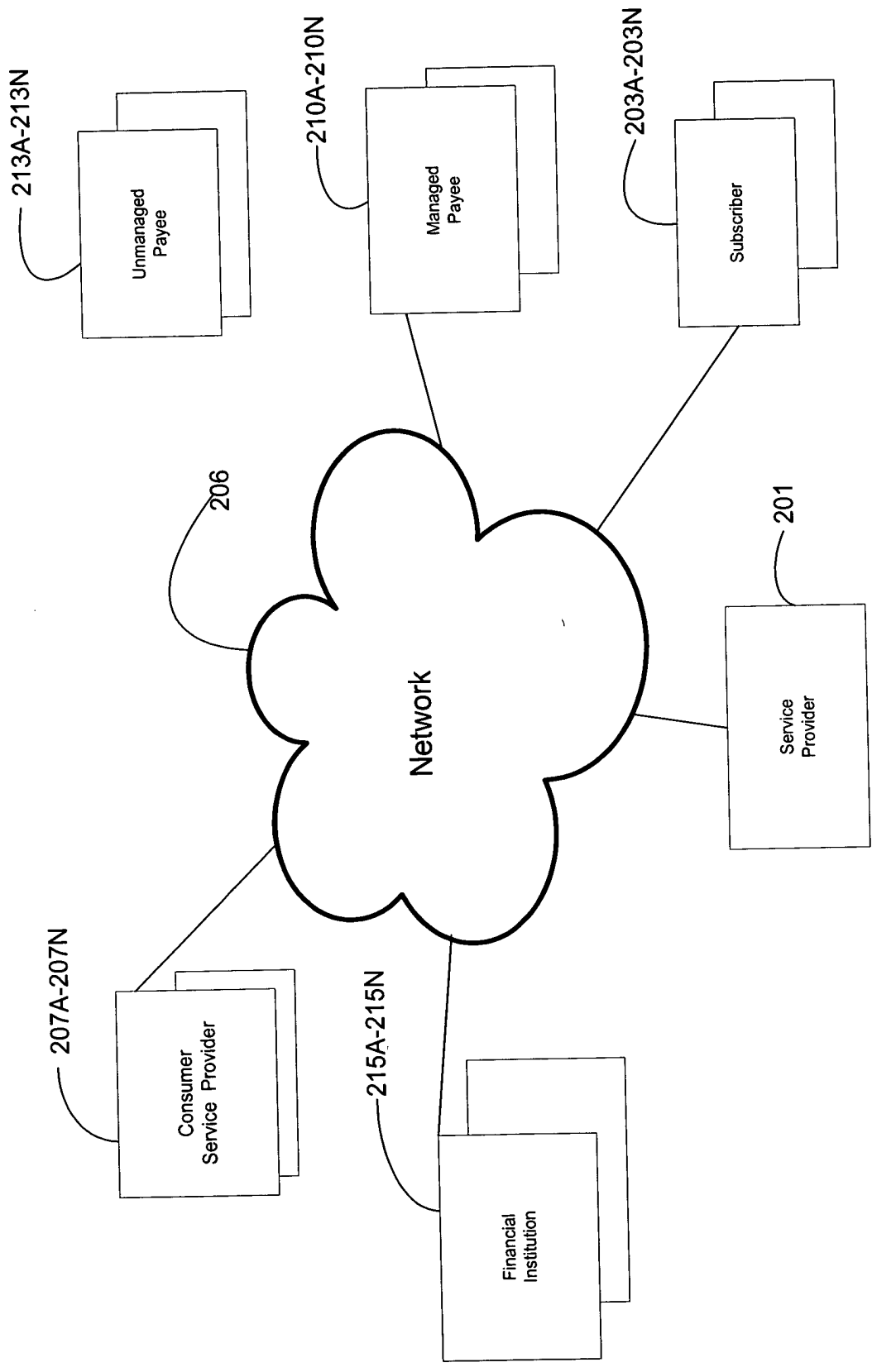


Figure 2

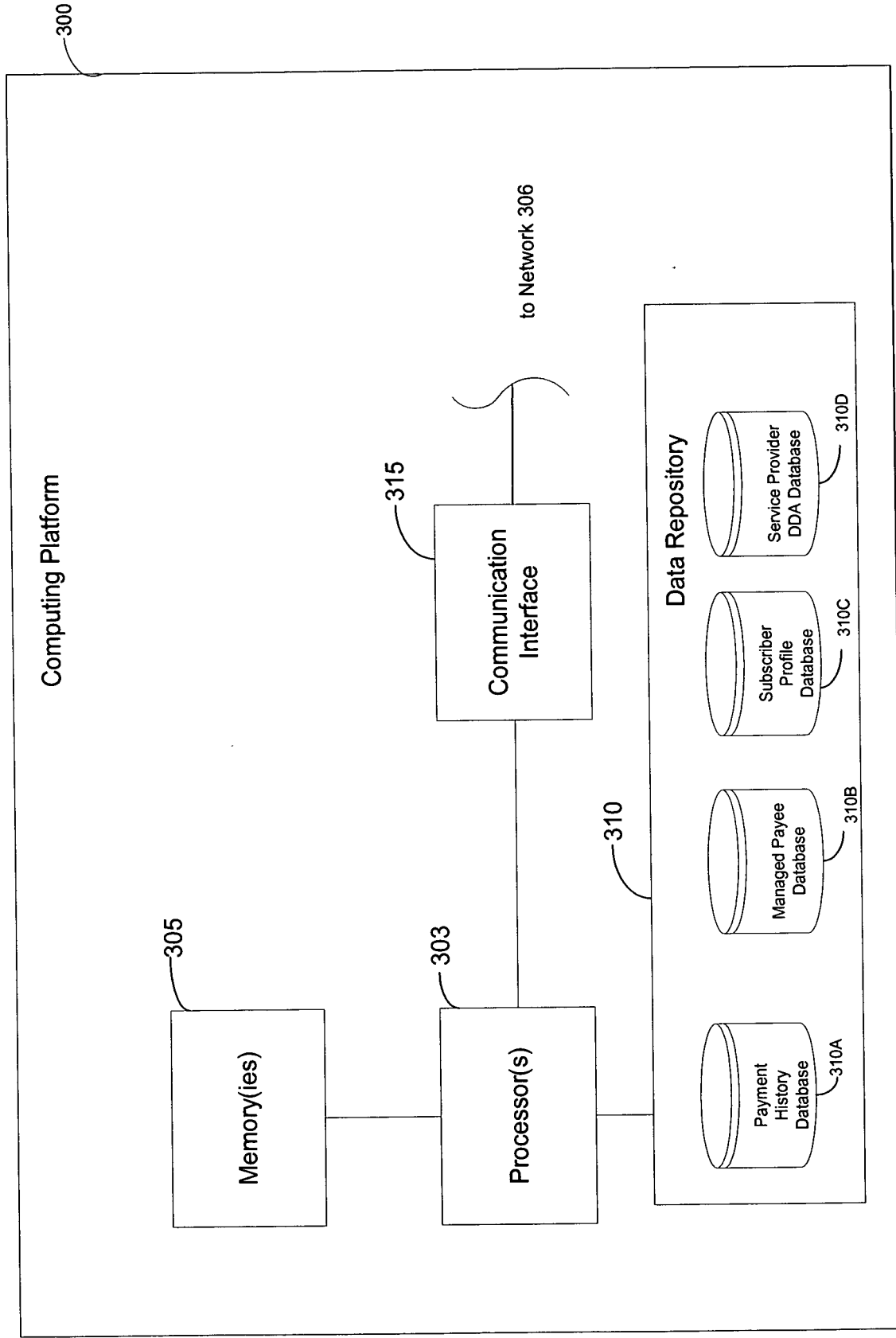


Figure 3

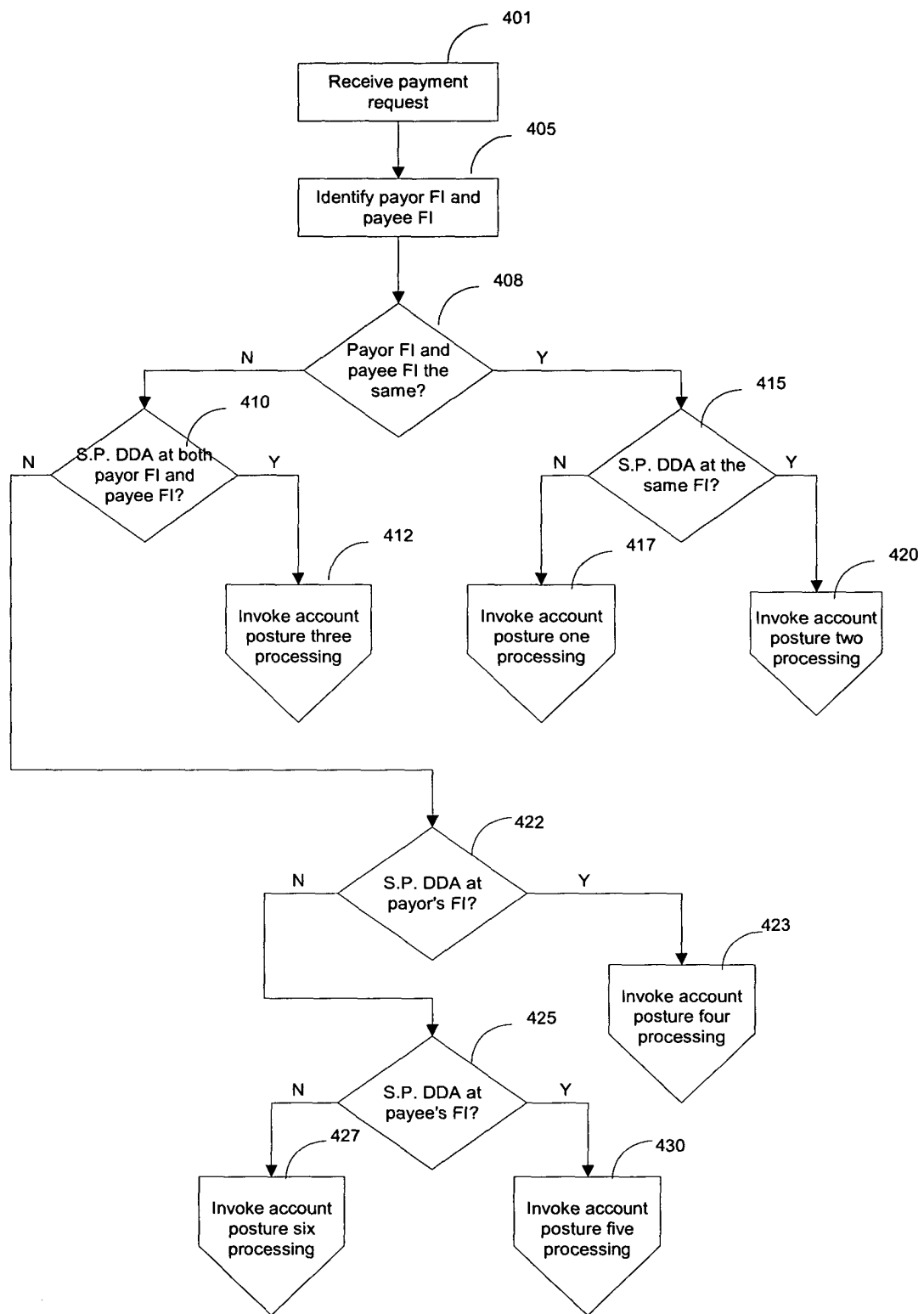


FIGURE 4

Account Posture One

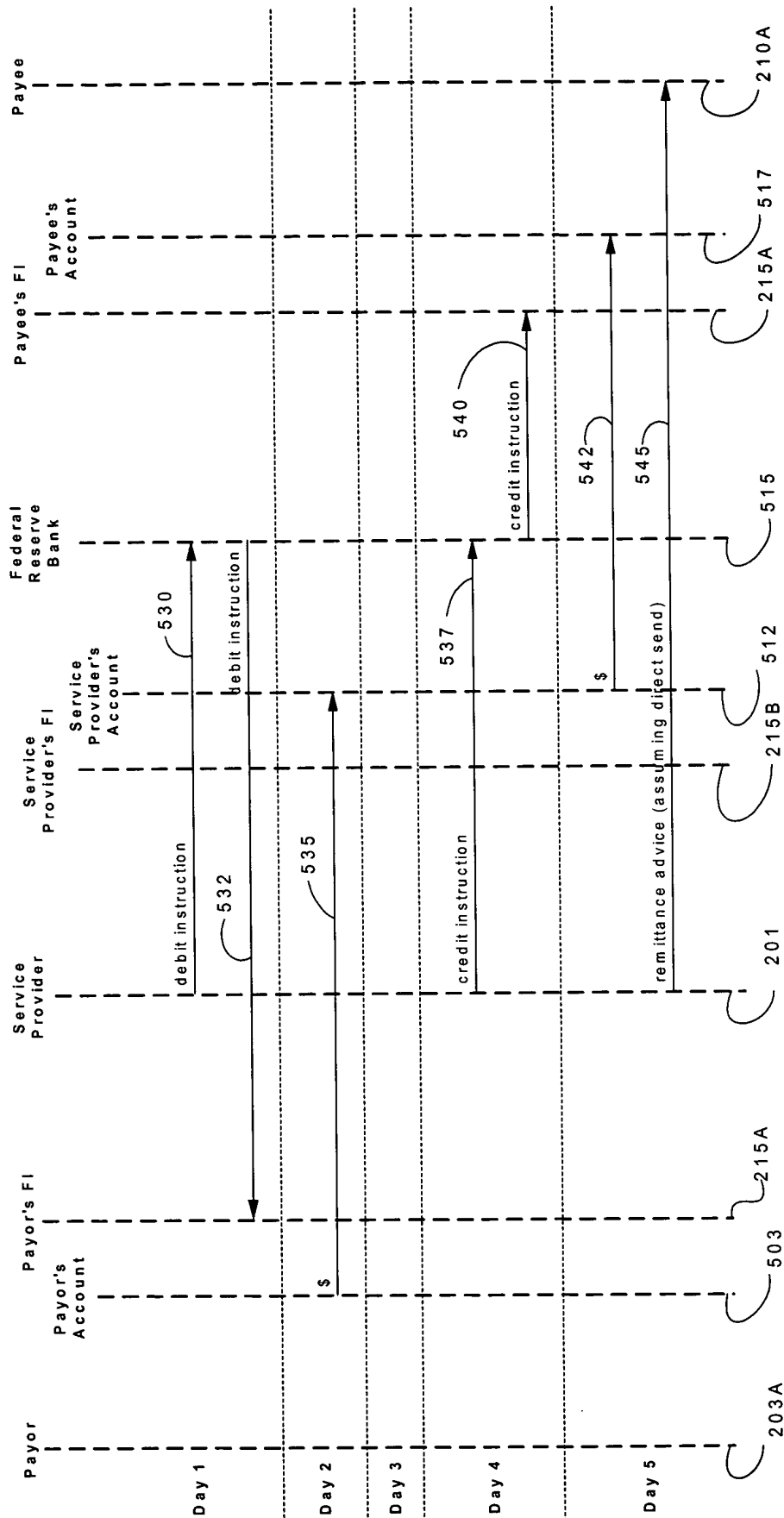


Figure 5A

Sequence diagram 200 illustrates a payment process flow between a Payor, Payor's FI, Service Provider, Service Provider's FI, Federal Reserve Bank, Payee's FI, and Payee over two days.

Day 1:

- The Payor sends a **debit instruction** (546) to the Payor's FI.
- The Payor's FI sends a **\$ ("on us" debit)** (547) to the Service Provider.

Day 2:

- The Service Provider sends a **confirmation request** (548) to the Payor's FI.
- The Payor's FI sends a **confirmation response** (549) to the Service Provider.
- The Service Provider sends a **credit instruction** (550) to the Service Provider's FI.
- The Service Provider's FI sends a **\$ ("on us" credit)** (551) to the Federal Reserve Bank.
- The Federal Reserve Bank sends a **remittance advice (assuming direct send)** (552) to the Payee's FI.
- The Payee's FI sends a payment to the Payee.

FIGURE 5B

Account Posture Three

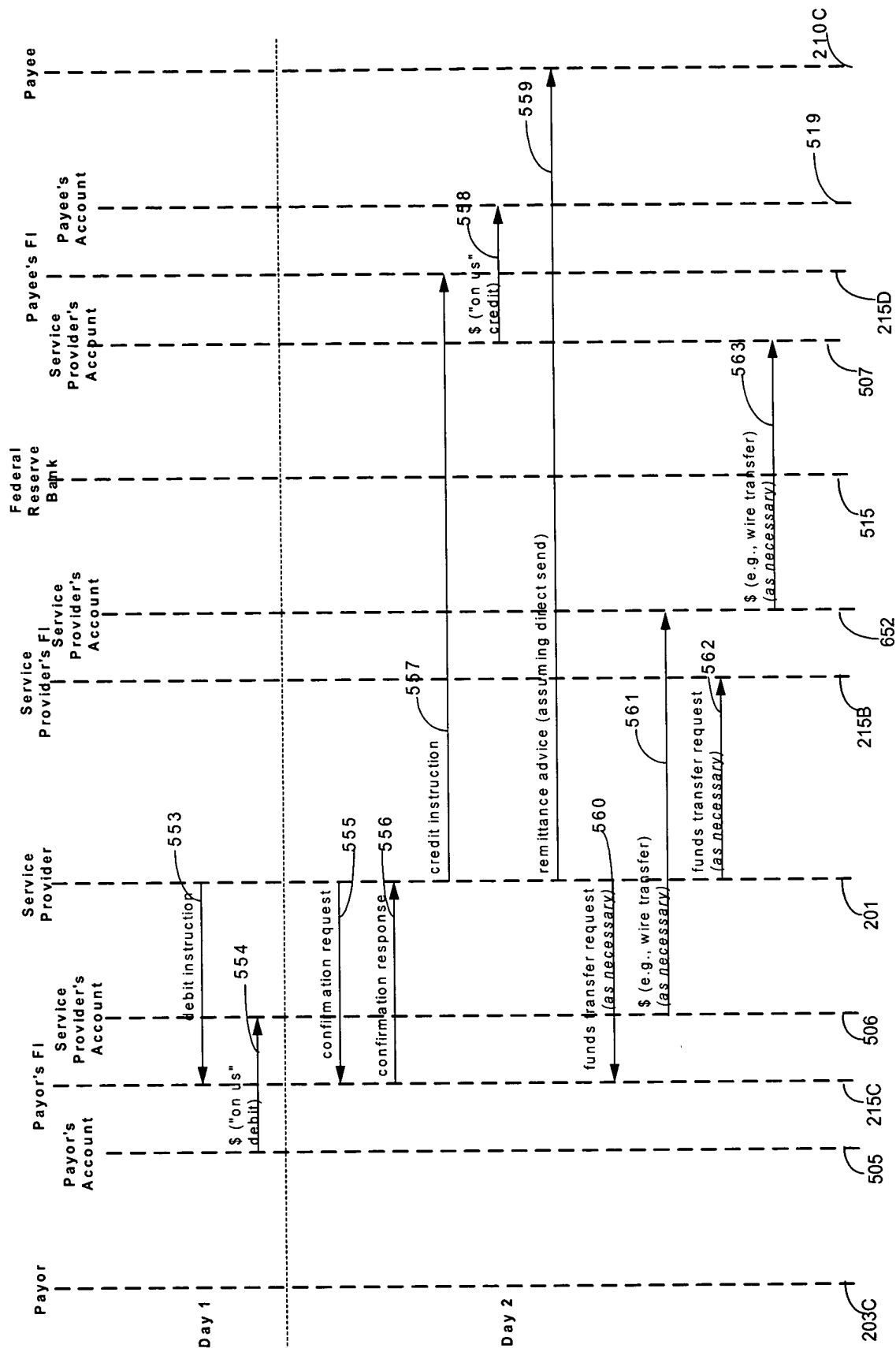


FIGURE 5C

Account Procedure Four

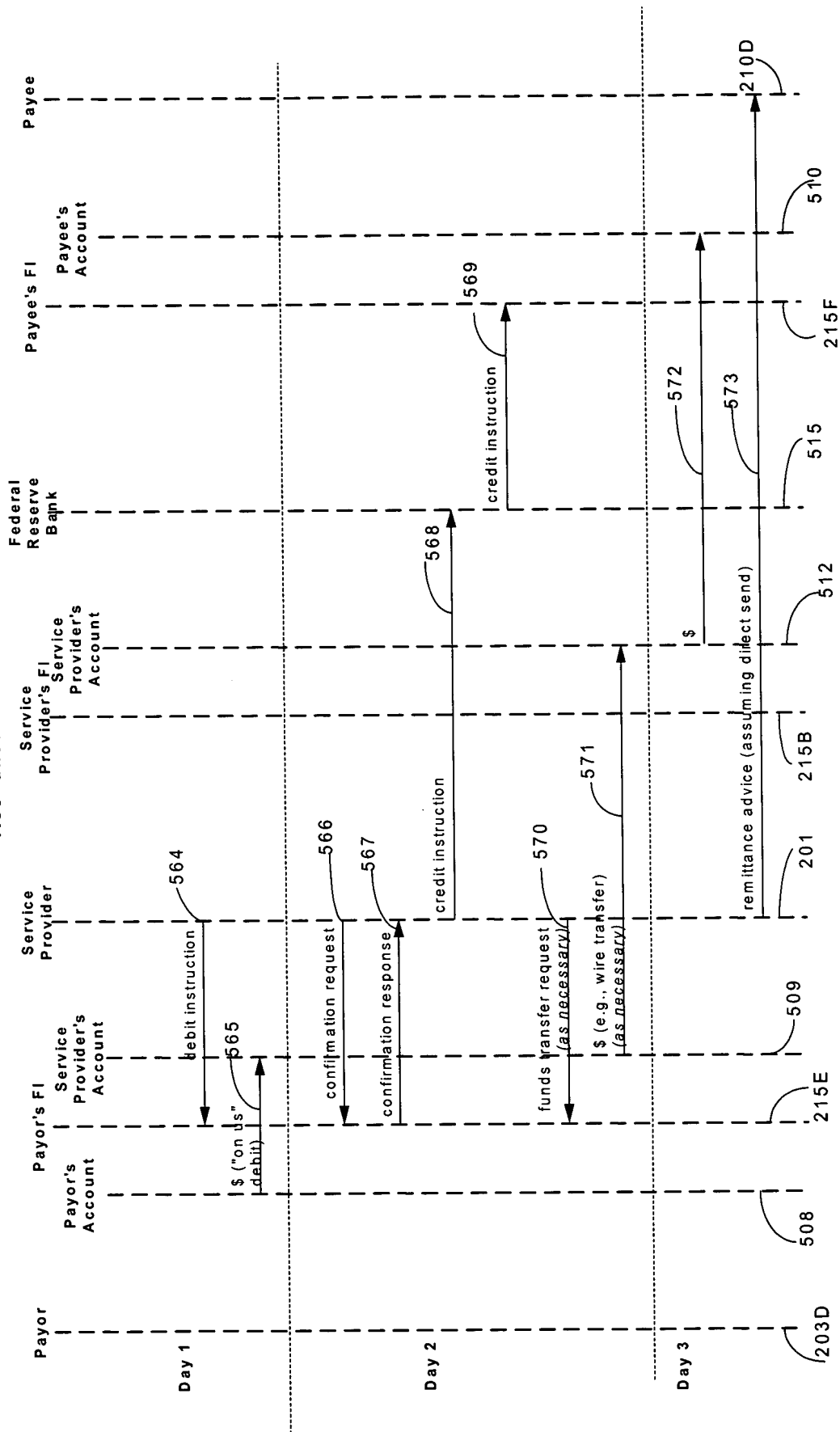


FIGURE 5D

Account Posture Five

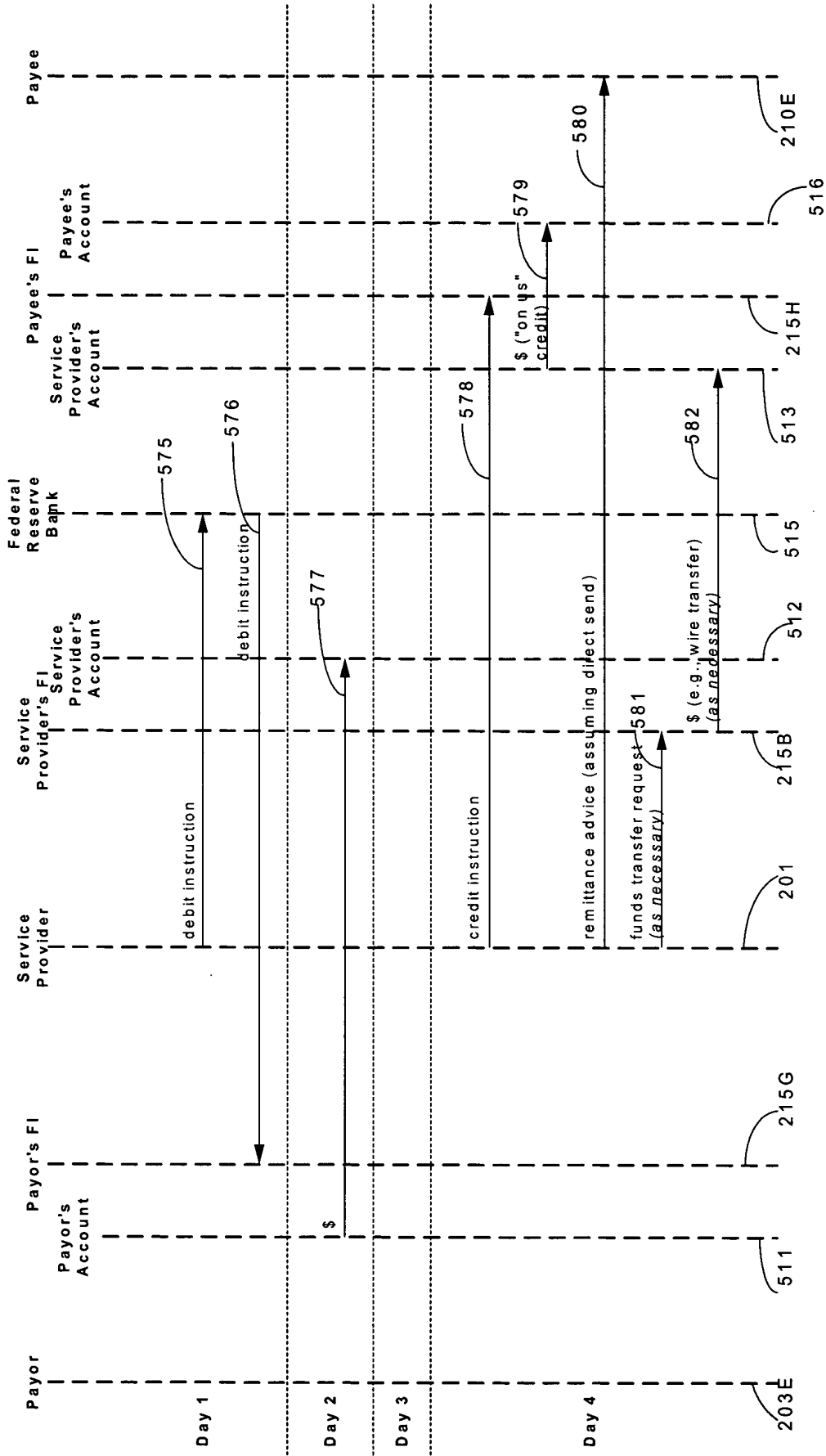


FIGURE 5E

FIGURE 6A

#	Debit Option	Risk Analysis Required ?	SP DDA at Payor FI	SP DDA at Payee FI	Payee Reversible	Risk Factor (0=none, 9=high)	Speed Factor (0=fast, 9=slow)	Cost Factor (0=min, 9=high)	Credit Options Available	When Can Credit Be Initiated?
	Real-time authorization									
1A	• Funds to SP DDA at SP FI	N				3	0	4	3, 4	+0
1B	• Funds to SP DDP at SP FI	N			✓	1	0	5	3, 4	+0
1C	• Funds to SP DDA at payee's FI	N		✓		3	0	4	2A, 2B	+0
1D	• Funds to SP DDA at payee's FI	N		✓	✓	1	0	5	2A, 2B	+0
	Good funds									
2A	• Funds to SP DDA at SP FI	N				3	3	0	3, 4	+1
2B	• Funds to SP DDA at SP FI	N			✓	1	0	1	3, 4	+0
2C	• Funds to SP DDA at payee's FI	N		✓		3	3	0	2A, 2B	+1
2D	• Funds to SP DDA at payee's FI	N		✓	✓	1	0	1	2A, 2B	+0
	ACH file to payor FI									
3A	• Funds to SP DDA at payor's FI	N	✓			2	3	2	1A, 1B	+1
3B	• Funds to SP DDA at payor's FI	N	✓		✓	1	0	3	1A, 1B	+0
	ACH file to payee FI									
4A	• Funds to SP DDA at payee's FI	N		✓	✓	1	0	5	2A, 2B	+0
4B	• Funds to SP DDA at SP FI	N			✓	1	0	6	3, 4	+0

601 603 605 607 609 611 613 615 617 619 621

FIGURE 6B

#	Debit Option	Risk Analysis Required?	SP DDA at Payer FI	SP DDA at Payee FI	Payee Reversible	Risk Factor (0=none, 9=high)	Speed Factor (0=fast, 9=slow)	Cost Factor (0=min, 9=high)	Credit Options Available	When Can Credit Be Initiated?
5A-0	• Funds to SP DDA at payee's FI	Y		✓		8	0	4	2A, 2B	+0
5B-0	ACH file to Fed • Funds to SP at SP FI	Y				8	0	5	3, 4	+0
5A-1	ACH file to payee FI • Funds to SP DDA at payee's FI	Y		✓		7	3	4	2A, 2B	+1
5B-1	ACH file to Fed • Funds to SP DDA at SP FI	Y				7	3	5	3, 4	+1
5A-2	ACH file to payee FI • Funds to SP DDA at payee's FI	Y		✓		6	5	4	2A, 2B	+2
5B-2	ACH file to Fed • Funds to SP DDA at SP FI	Y				6	5	5	3, 4	+2
5A-3	ACH file to payee FI • Funds to SP DDA at payee's FI	Y		✓		5	7	4	2A, 2B	+3
5B-3	ACH file to Fed • Funds to SP DDA at SP FI	Y				5	7	5	3, 4	+3
6	Draft	Y				0	9	9	5	-
601	603	605	607	609	611	613	615	617	619	621

#	Credit Option	SP DDA at Payor FI	SP DDA at Payee FI	Paypr FI = Payee FI	Speed Factor (0=fast, 9=slow)	Cost Factor (0=min, 9=high)	When Will Funds Be Available to Payee?
1A	ACH file to payor bank • "On us" at payer bank	✓	✓	✓	1	1	+0
1B	ACH file to payor bank • Payer bank originates to Fed	✓			5	5	+1
2A	ACH file to payee bank • "On us" at payee bank		✓		1	2	+0
2B	ACH file to payee bank • "On us" at payee bank • Settlement from payor bank required	✓	✓		1	4	+0
3	ACH file to Fed				5	6	+1
4	Corporate check				9	8	-
5	Draft				9	9	-
801	803	807	809	810	815	817	820

FIGURE 7

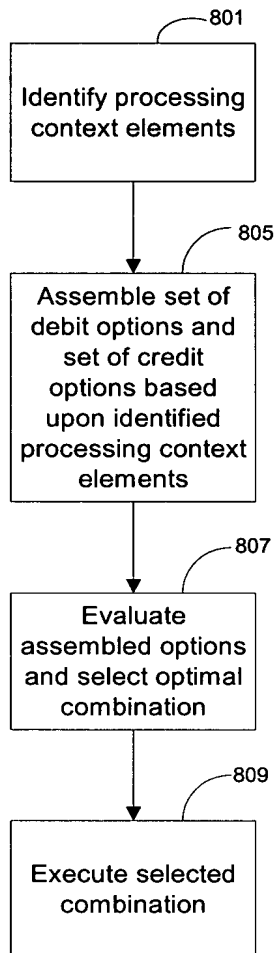


Figure 8

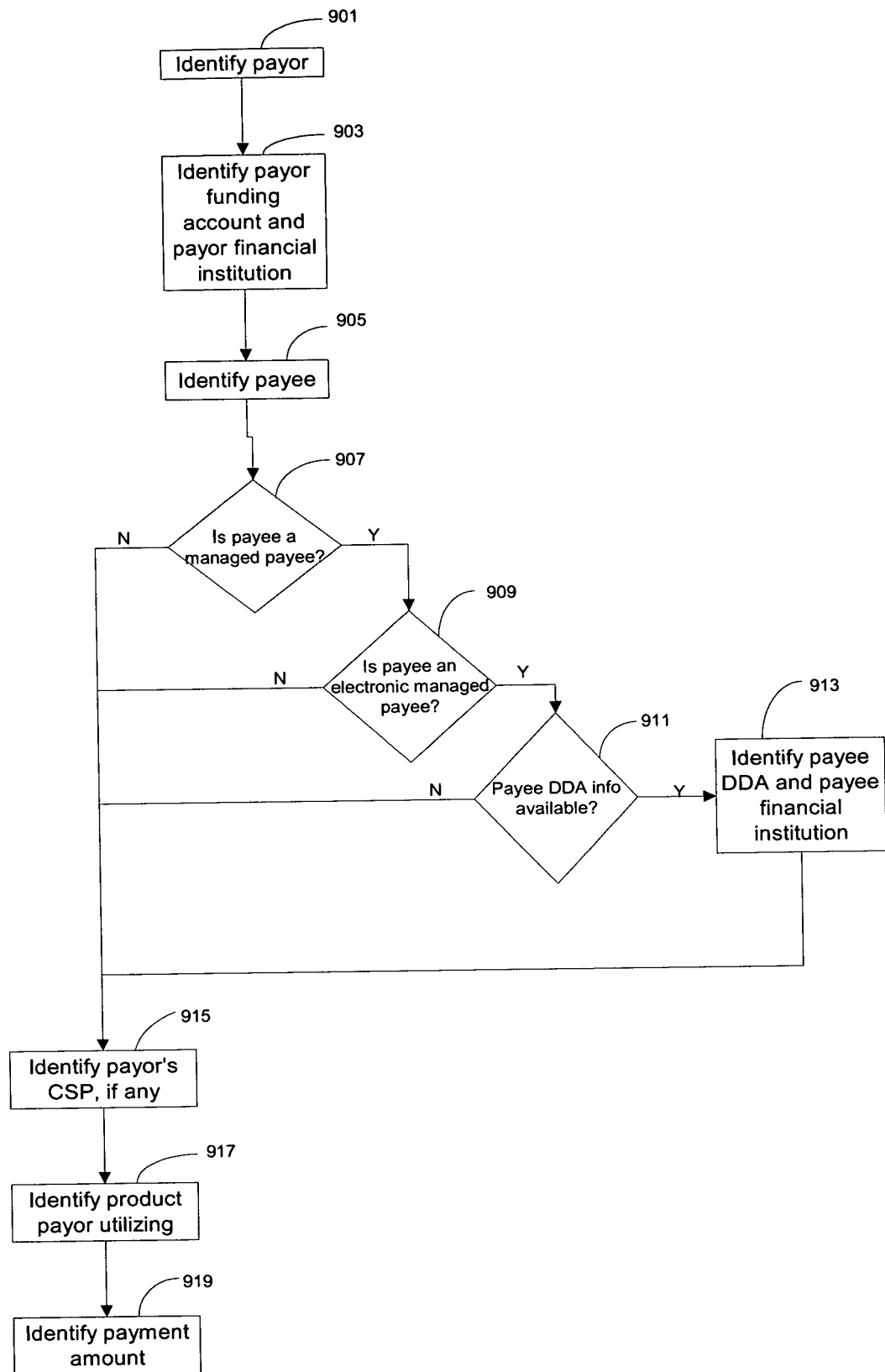


FIGURE 9

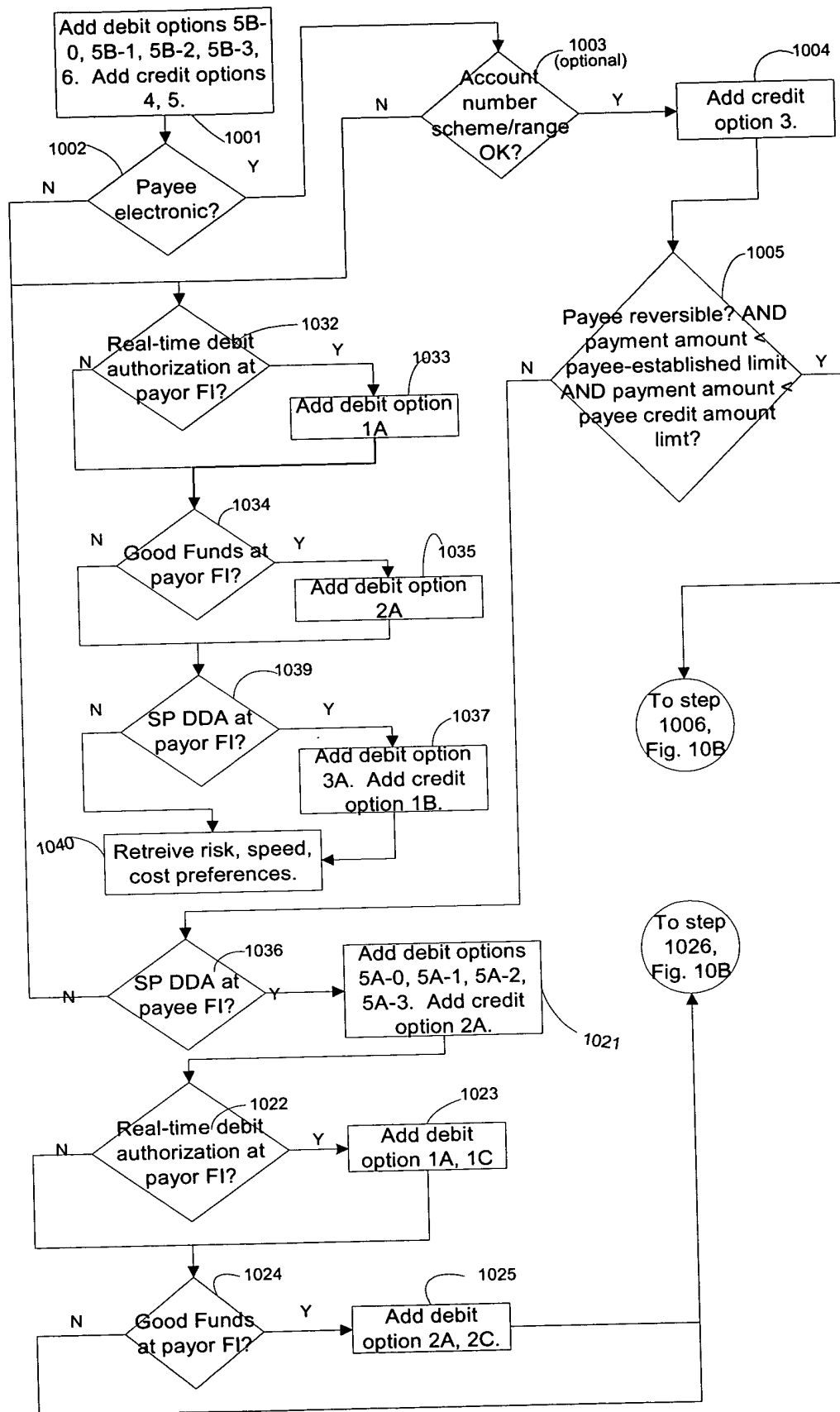


Figure 10A

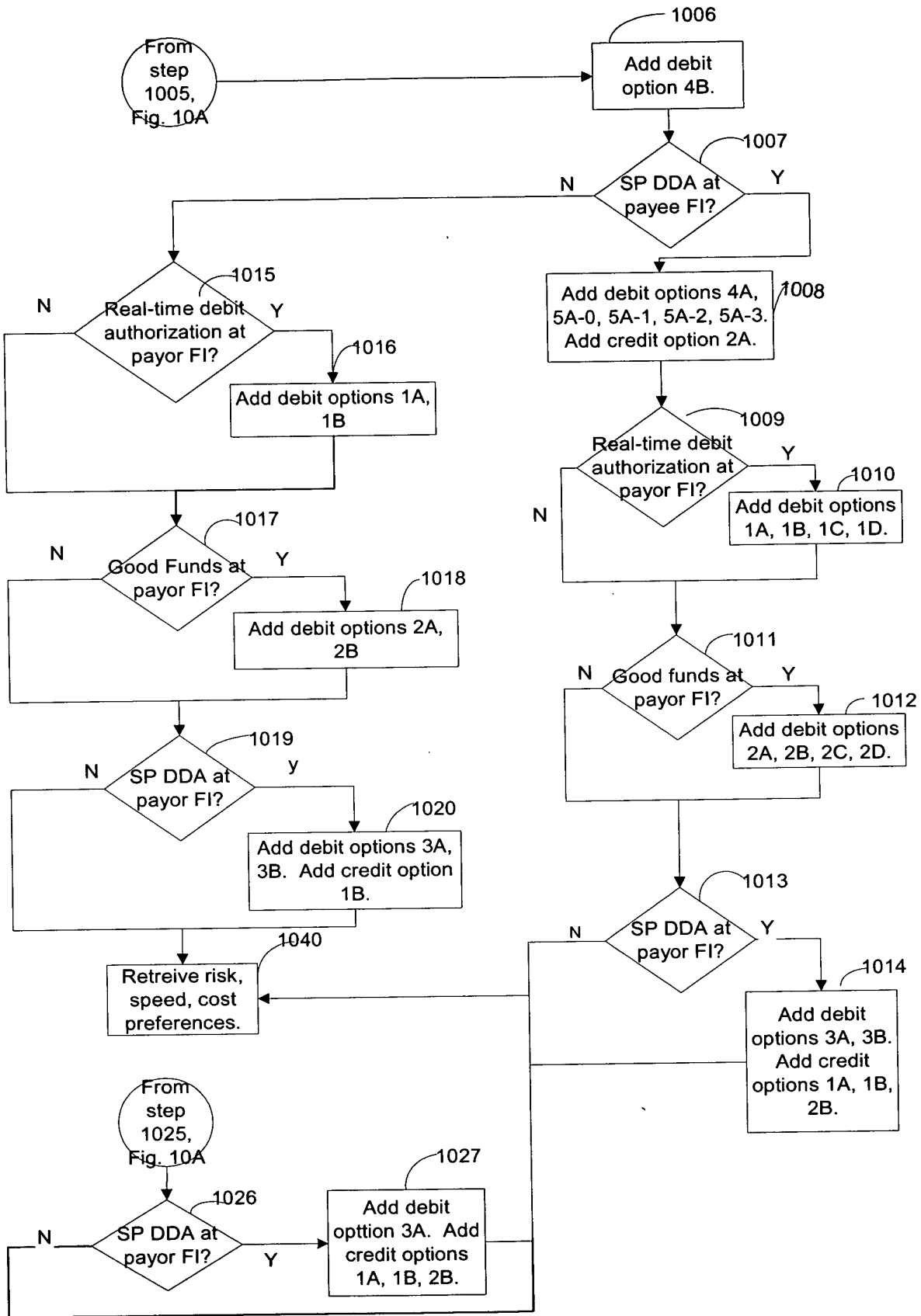


Figure 10B

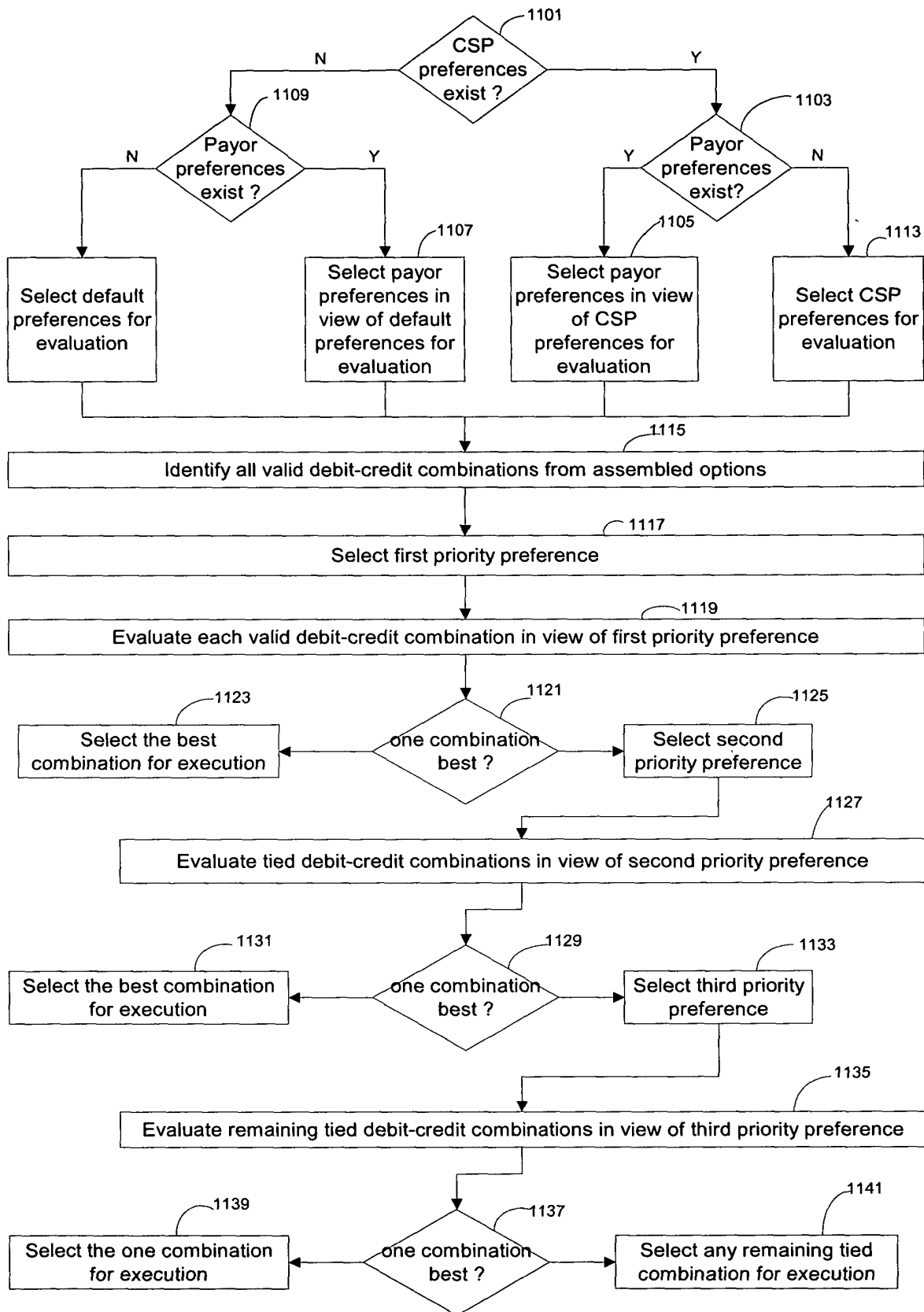


Figure 11